Fill in this information to identify the case:

Debtor 1 Kerianne Cichonski

Debtor 2 (Spouse, if filing) ______

United States Bankruptcy Court for the: Eastern District of Pennsylvania

Case number 23-11779-pmm

Official Form 410S1

Notice of Mortgage Payment Change

12/15

If the debtor's plan provides for payment of postpetition contractual installments on your claim secured by a security interest in the debtor's principal residence, you must use this form to give notice of any changes in the installment payment amount. File this form as a supplement to your proof of claim at least 21 days before the new payment amount is due. See Bankruptcy Rule 3002.1.

Name of creditor: CrossCountry Mortgage, LLC

Court claim no. (if known): 7

Last 4 digits of any number you use to identify the debtor's account: 8 3 3 4

Date of payment change: Must be at least 21 days after date of this notice: 3/1/2025*

New total payment: Principal, interest, and escrow, if any: $ 1330.57

Part 1: Escrow Account Payment Adjustment

1. Will there be a change in the debtor's escrow account payment?

☑ No

☐ Yes. Attach a copy of the escrow account statement prepared in a form consistent with applicable nonbankruptcy law. Describe the basis for the change. If a statement is not attached, explain why: ______

Current escrow payment: $ ______ **New escrow payment:** $ ______

Part 2: Mortgage Payment Adjustment

2. Will the debtor's principal and interest payment change based on an adjustment to the interest rate on the debtor's variable-rate account?

☑ No

☐ Yes. Attach a copy of the rate change notice prepared in a form consistent with applicable nonbankruptcy law. If a notice is not attached, explain why: ______

Current interest rate: ______% **New interest rate:** ______%

Current principal and interest payment: $ ______ **New principal and interest payment:** $ ______

Part 3: Other Payment Change

3. Will there be a change in the debtor's mortgage payment for a reason not listed above?

☐ No

☑ Yes. Attach a copy of any documents describing the basis for the change, such as a repayment plan or loan modification agreement. (*Court approval may be required before the payment change can take effect.*)

Reason for change: Changes due to MI removal

Current mortgage payment: $ 1380.91 **New mortgage payment:** $ 1330.57

Debtor 1 Kerianne Cichonski
First Name Middle Name Last Name

Case number *(if known)* 23-11779-pmm

Part 4: Sign Here

The person completing this Notice must sign it. Sign and print your name and your title, if any, and state your address and telephone number.

Check the appropriate box.

☐ I am the creditor.

☑ I am the creditor's authorized agent.

I declare under penalty of perjury that the information provided in this claim is true and correct to the best of my knowledge, information, and reasonable belief.

✗ /s/ Eric Smith
Signature

Date 07/24/2025

Print: Eric Smith
First Name Middle Name Last Name

Title Authorized Agent for Creditor

Company Aldridge Pite, LLP

Address Six Piedmont Center, 3525 Piedmont Road, N.E., Suite 700
Number Street

Atlanta GA 30305
City State ZIP Code

Contact phone (404) 994-7400

Email esmith@aldridgepite.com

*Per the attached correspondence, the new payment was effective 3/1/2025. Creditor recognizes that notice of the new payment amount is untimely under Rule 3002.1. Creditor is filing this notice of payment change to substantially comply with Bankruptcy Rule 3002.1. This payment change is the result of Mortgage Insurance being removed from the account. Because of the timing of the review and removal process, it is often impossible to meet the notice requirements of 3002.1. Since the monthly mortgage payment decreased, it is assumed minimal harm, if any, will be caused by the delay in filing this notice. Any overpayment of funds resulting from the delayed notice can be returned to the debtor or trustee upon request.

CROSSCOUNTRY MORTGAGE®

RETURN SERVICE ONLY
PLEASE DO NOT SEND
MAIL TO THIS ADDRESS
PO Box 818060
5801 Postal Road
Cleveland, OH 44181

03/05/2025

[redacted]

OUR INFO
ONLINE
www.servicing.crosscountrymortgage.com

YOUR INFO
LOAN NUMBER
[redacted]

PROPERTY ADDRESS
10005 WESTBOURNE PLACE
PHILADELPHIA, PA 19114

MICHAEL CICHONSKI
KERIANNE CICHONSKI
10005 WESTBOURNE PLACE
PHILADELPHIA, PA 19114

Dear MICHAEL CICHONSKI and KERIANNE CICHONSKI:

Congratulations! The Private Mortgage Insurance (PMI) on your mortgage loan is no longer required. Accordingly, this insurance has been terminated and no further premiums, payments or other fees for PMI are due.

As a result, your monthly PMI premium in the amount of $50.34 has been removed. Your new monthly payment will be $1,330.57, effective 03/01/2025.

PMI is not the same as the property/casualty insurance policy, such as hazard insurance, you have on your home. This insurance protects you against damage to your property. Termination of PMI does not affect any obligation you may have to maintain other types of insurance.

If you have any questions, your Dedicated Loan Specialist is Twana Bennett and can be reached at (833)-755-2067 or via mail at 8950 Cypress Waters Blvd., Coppell, TX 75019. Our hours of operation are Monday through Friday from 7 a.m. to 8 p.m. (CT). Visit us on the web at www.servicing.crosscountrymortgage.com for more information.

Sincerely,

CrossCountry Mortgage, LLC

Please be advised this communication is sent for informational purposes only and is not intended as an attempt to collect, assess, or recover a claim against, or demand payment from, any individual protected by the U.S. Bankruptcy Code. If this account has been discharged in a bankruptcy proceeding, be advised this communication is for informational purposes only and not an attempt to collect a debt against you; however, the servicer/lender reserves the right to exercise the legal rights only against the property securing the loan obligation, including the right to foreclose its lien under appropriate circumstances. Nothing in this communication shall be construed as an attempt to collect against the borrower personally or an attempt to revive personal liability.

If you are a successor in interest (received the property from a relative through death, devise, or divorce, and you are not a borrower on the loan) that has not assumed, or otherwise become obligated on the debt, this communication is for informational purposes only and is not an attempt to collect a debt from you personally.

EQUAL HOUSING OPPORTUNITY

ALDRIDGE PITE, LLP
3333 Camino del Rio South
Suite 225
San Diego CA 92108
Telephone: (858) 750-7600
Facsimile: (619) 590-1385

UNITED STATES BANKRUPTCY COURT

EASTERN DISTRICT OF PENNSYLVANIA - PHILADELPHIA DIVISION

In re	Case No. 23-11779-pmm
KERIANNE CICHONSKI,	Chapter 13
Debtor(s).	**PROOF OF SERVICE**

I, Kalynn P. Johnson, declare that:

I am employed by Aldridge Pite, LLP. My business address is: 3333 Camino del Rio South, Suite 225, San Diego CA 92108. I am over the age of eighteen years and not a party to this cause.

On August 4, 2025, I caused the NOTICE OF MORTGAGE PAYMENT CHANGE to be served in said case by electronic means through the court's CM/ECF system or through United States Mail, addressed as follows: SEE ATTACHED SERVICE LIST.

I declare under penalty of perjury that the foregoing is true.

/s/Kalynn P. Johnson
KALYNN P. JOHNSON

SERVICE LIST

DEBTOR(S)
(VIA US MAIL)

Kerianne Cichonski
10005 Westbourne Pl
Philadelphia, PA 19114-1522

DEBTOR(S) ATTORNEY
(VIA ELECTRONIC NOTICE)

MICHAEL A. CIBIK
Cibik Law, P.C.
1500 Walnut Street
Suite 900
Philadelphia, PA 19102
mail@cibiklaw.com

CHAPTER 13 TRUSTEE
(VIA ELECTRONIC NOTICE)

KENNETH E. WEST
Office of the Chapter 13 Standing Trustee
190 N. Independence Mall West
Suite 701
Philadelphia, PA 19106
ecfemails@ph13trustee.com

U.S. TRUSTEE
(VIA ELECTRONIC NOTICE)

United States Trustee
Office of United States Trustee
Robert N.C. Nix Federal Building
900 Market Street
Suite 320
Philadelphia, PA 19107
USTPRegion03.PH.ECF@usdoj.gov